THE U.F.A.

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Wheat Board Will Not Operate This Year

On August 14th Premier Greenfield of Alberta and Premier Dunning of Saskatchewan in an official statement announced that they had decided to abandon their efforts to constitute the Wheat Board this year. They declared that they had canvassed the field fully with a view to obtaining the services of suitable men for the important positions of chairman and vice-chairman, but had been unsuccessful. The Premiers first communicated their decision to the Federal Government.

The positions of chairman and vice-chairman were first offered to James Stewart and F. W. Riddell, and, in spite of pressure brought to bear upon them, both declined. The respective positions were then offered to H. W. Wood and C. Rice-Jones, and later to John I. McFarland, President of the Alberta Pacific Elevator Company, and J. R. Murray, Assistant General-Manager of the United Grain Growers.

The Premiers' Statement

The official statement issued by the Premiers of Alberta and Saskatchewan reads as follows:

"The Governments of Saskatchewan and Alberta were asked by the Federal Government to name men suitable for appointment as chairman, vice-chairman and members of the Canadian Wheat Board.

"The Provincial Governments first suggested James Stewart for chairman and F. W. Riddell for vice-chairman, believing these appointments would have the support and confidence of wheat producers.

"These two men declined to act and every effort was made to get them to reconsider their decision in which the Federal Government co-operated with us in joint assurances of full support by all three Governments.

"When it became certain that the services of these two men could not be secured, it became necessary for the Provincial Governments to endeavor to find two men with the necessary experience, ability and public confidence, willing to undertake the responsibility.

"The other positions on the Board have not caused any anxiety, as the Governments concerned believed that having secured a suitable chairman and vice-chairman, there would be no difficulty in completing the personnel of the Board.

"We feel now, after spending more than two weeks in the effort that we have canvassed the field fully for suitable men and have to state that men having the necessary ability and experience are unwilling to assume the great responsibility involved.

"One of our greatest difficulties lay in the fact that most of the men best qualified for these positions belong to the ordinary grain trade and there is no doubt that the great majority of the men in the grain trade are opposed to the wheat board idea.

"Those who believe the board to be a necessity this year, declined to take the positions because of the opposition of the grain trade in general. In this connection they repeatedly pointed out to us that the use of facilities controlled by the various branches of the trade was absolutely necessary, especially in view of the short time available for organization.

"For this reason even those who felt personally favorable could not see their way to accept in face of a hostile trade, when sympathetic co-operation is an essential for success in such a huge undertaking.

"After endeavoring for more than two weeks to secure suitable men, we have now concluded that we can go no further and have therefore wired the Federal Government to this effect.

"CHAS. A. DUNNING,
Premier of Saskatchewan.

"H. GREENFIELD,
Premier of Alberta."

McFarland and Murray

In refusing to accept the positions offered them, Messrs. McFarland and Murray wrote as follows:

"Hon. C. A. Dunning and Hon. H. Greenfield.

"Gentlemen—We regret that after most careful consideration, we are compelled to decline the offer you made to us of the positions of chairman and vice-chairman of the Canadian Wheat Board.

"We appreciate the honor very much, and desire to state our belief that under the financial conditions now existing, the marketing of our crop in a steady and orderly manner is a matter of vital importance to all interests in Canada.

"In our discussions with you during the past 24 hours it has been made clear to us that the Dominion and Provincial Governments were prepared to give their fullest support to facilitate the operations of the Board. We must, however, decline the positions for the reason that we believe that the Board could only succeed in fulfilling the object for which you desire to create it provided that the sympathetic co-operation of the grain trade is assured. This is rendered even more vital by reason of the short time that would be available to us for organization purposes.

Grain Trade Opposed

"It is evident from the proceedings before the Agricultural Committee at Ottawa and also statements made since then, that the majority of the grain trade is opposed to the operation of the proposed Board. We are sure that without the use of the ordinary facilities of the trade we could not accomplish the objects of the legislation.

"The inquiries made since your proposals of yesterday convince us that the Board could not secure sympathetic co-operation to the use of all the necessary facilities.

"Regretting the necessity for declining, we remain, yours truly,

(Sgd.) "JOHN McFARLAND
"J. R. MURRAY."

President Wood's Views.

Following the announcement that the Wheat Board would not be brought into being during the present season, President Wood said in an interview that he did not think the opposition of the trade interests was the reason for its abandonment. "If the right men could have been secured and if the proper legislation were available," he declared, "the Board could have functioned this year and could have succeeded in spite of the opposition of the grain trade. However, under all the conditions that have developed, I do not see how we could go ahead this year. It is late, of course, and there are many other conditions involved. The only thing to do is to get started, so that the machinery will be in operation in good time next year."

Inadequate Powers

President Wood remarked that the men who had been asked to act on the Board had reached the conclusion that the Federal Legislation which provided for it was not sufficiently comprehensive, and did not give them adequate powers.

"There is no reason," he added, "why we should not have Federal legislation to remove the objections which have been raised this year. We must have centralized selling of wheat, and must prepare now for centralized selling next year.

"The wheat market is going to pieces fast. Opponents of the Board have been using this fact as an excuse and explanation of the fall in prices. This, however, has had nothing at all to do with the price decline."

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for August and September

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Vol. I. CALGARY, ALBERTA, AUGUST 15th, 1922 No. 12

EDITORIAL

Between the advocates of the old party system and the plan of democratic action of the U.F.A., the issue is now definitely joined. No doubt within a very short period the U.F.A. members of the House of Commons will have placed before their constituents a clear statement of the situation, but in the meantime sufficient information is available to show that the position of the Alberta farmers has been definitely challenged. In response to requests for information which have been received by "The U.F.A." from members of the organization a brief outline of the situation is here given.

It is proposed, by those who advocate a return to the party system, that all the farmers' organizations in Canada shall definitely withdraw from active participation in politics, and that a new party, to be known as the "Progressive Party," similar in structure to the Liberal and Conservative machines, shall be created. The new party, if it comes into being, will not represent the farmers' organizations. It will be financed by a fund subscribed by all who sympathise with the views of the leaders who bring the party into being and formulate its policy. It is also proposed that a central political body shall be appointed to take charge of propaganda in behalf of the policies decided upon by the leaders. Presumably there will be no objection to the acceptance of large contributions by men of means, and those who provide the funds may be expected to exercise an influence in the party roughly proportionate to the size of their donations.

A more complete reversal of the policy which has been adopted by the United Farmers of Alberta it would be difficult to imagine. In the U.F.A. all power resides in the Locals, which provide the organization funds by small contributions payable by each member. The elected representative is directly responsible to the organization in the constituency which elected him. The Locals control both the Provincial Organization and the Constituency Associations. Candidates for Parliament or the Provincial Legislature are chosen at democratically called conventions, and the conventions are untrammelled by dictation from any centralized party machine. The cost of elections is met entirely by the membership, and in Alberta, since the farmers, as an organized group, decided to enter the field of political action, these expenses have been smaller than they have ever been under the system which has been superseded. The members, who provide the funds, direct the policy of the organization.

Under the party system the electorate must shoulder no share of the burden of responsibility for the party's policies, and the maintenance of strong local organizations is of comparative unimportance. On the other hand, the strength of the U.F.A. as an educational, social, economic and political force is dependent upon the membership, and only when an intelligent, responsible citizenship has been developed through the study of social and economic problems can such an organization function efficiently.

It is between these two plans of political action that the farmers of Canada have been called upon to decide—between the party system, which has always failed to respond to the will of the people, except fitfully, and when overpowered by an irresistible public opinion, and democratic action by the people themselves. In Alberta the choice has already been made.

Alberta's Mortgage Legislation

By Hon. J. E. Brownlee

In the following article Hon. J. E. Brownlee, Attorney-General of Alberta, explains the significance of the amendments to the Land Titles Act by which rights as between landlord and tenant can be conferred under a mortgage. The Attorney General shows that the amendments, which were carried in the spring of this year with only one opposing vote, do not confer any unusual rights upon a mortgage company, but merely define the prior right of a mortgage company as against other creditors.

In every form of mortgage used by a mortgage company, or for that matter, used by solicitors on behalf of private investors, there is a clause commonly called "the attornment clause." This clause provides, in effect, that a borrower agrees to hold the land as tenant to the lender of the money by way of additional security for the payment of interest, and under this clause if the borrower does not pay his interest the lender had the right to make a seizure the same as a landlord would seize for rent, but he could only seize, of course, for the amount of the interest due. In this connection it should be remembered that the borrower has always been protected by the act respecting extra-judicial and other seizures, which provided that such a seizure could only be made through the sheriff's office and no property seized could be sold without the consent of the Court. This enabled borrowers in cases of hardship to state their position before a judge who had power to refuse to allow the sale of goods seized. Until the case of "Hyde v. Chapin," in the year 1916, no doubt had ever been expressed in this Province as to the validity of this clause and action had frequently been taken under the clause. This should be kept in mind in view of the criticism that by the legislation of last session we have given the mortgage companies rights which they have never previously enjoyed.

Effect of Torrens System

Fully to understand the legislation one must remember the difference which exists in the prairie Provinces in the method of holding land to that of other English-speaking communities. The form of mortgage used in this Province is practically the English form of mortgage used both in England and in the Eastern Provinces. In England and the Eastern Provinces, however, under their real property laws, a mortgage operates as a transfer or deed of the land, so that when an individual borrows money and gives a mortgage as security, in effect he transfers the legal title to his property to the lender as security for his debt, so that the lender becomes, for the time being, the legal owner of the land, and when the money is paid re-transfers the land to the borrower. Under our Torrens system of title the mortgage does not operate as a transfer, but is only a charge against the title, the legal title remaining at all times in the borrower.

In 1916 the case of "Hyde v. Chapin" was tried. In this case a farmer was unable to pay his interest to the mort-

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Why a Parliamentary Inquiry Into Credit System Must Be Held

By William Irvine, M.P. for East Calgary.

Each of the Alberta members of the House of Commons has been requested to contribute an article to "The U.F.A." dealing with the work of Parliament. The first, by H. E. Spencer, M.P. for Battle River, appeared in the issue of July 15th. In this issue William Irvine, M.P. for East Calgary, gives his impressions of the 1922 session, and declares that Parliament is the most backward of Canadian institutions. He urges the importance of a thorough inquiry into the credit system before the Bank Act is re-enacted for another period of ten years, and states that it will be necessary to hold up the Act next session until such an investigation has been held. The Alberta members, he points out, are in favor of an exhaustive inquiry.

I gladly embrace the opportunity to write this short article for publication in "The U.F.A.," and to give therein a few of my impressions of Parliament. It is a recognized truism that the greater the responsibility the more conservative is the individual or institution, as the case may be. I refer to this because I am going to say that Parliament is the most backward of our institutions. It is far behind the people. There is no doubt that the people of Canada at the last election were fully prepared for fundamental reforms, and a courageous and far-seeing Government might have gone very far with the sanction of the nation, but the same slavish subservience to the financial interests which characterized other Governments is unfortunately too obvious in the actions of the present administration.

While we look for Parliament to evince a care and conservatism commensurate with the responsibilities that rest upon it, yet we do expect it to move fast enough to prevent serious industrial and political confusion. Our present Parliament is not moving fast enough for that now.

Healthy Influence of Two Groups.

Let me say at once that the Farmer and Labor groups had a very marked as well as a very healthy influence during the session that has just closed. There are many instances that could be cited where the Farmer members counted for a great deal. Among the outstanding achievements of the Farmers' group were the Wheat Board, the bringing into force of the Crow's Nest Pass agreement insofar as freight on wheat is concerned, while the refusal of the Farmers, with the second largest group in the House, to accept the position of the official Opposition, had a profound effect which will militate against partyism.

But as my space is limited, and as the future is more important for us all than the past, I want to bring before the United Farmers of Alberta the greatest single issue that confronts Canada to-day—that is, the credit question. What every farmer desires most to-day, what every working person desires the most, is to break the spell of industrial depression that has settled down upon our nation. No person with an opinion on economics worthy of expression doubts the fact that the lack of financial credit is the cause of the industrial paralysis from which civilization now suffers. Why is the cost of living high? Why are wages dropping? Why is there no work? Why is beef worth 2½ cents per pound on the hoof? The answer is because the people have been deprived of their purchasing power. What has become of their purchasing power? Let us see that first and then take up the solution.

The Threat of Collapse in 1914.

When the war broke out, civilization was suffering from a depression caused by lack of financial credit. That is, there was not enough currency and credit to carry the volume of business necessary to the health of society. When war was declared, the requirements of the nations concerned were enormously increased, so much so that the whole financial system was threatened with collapse. The banks in some countries were forced to close their doors; indeed, they would have been closed in all countries only that the remedy which Great Britain applied when her banks closed was applied in other countries in anticipation.

What was the remedy? Simply this, that the Governments of the various countries at war pledged the nation's credit in the form of treasury notes, and immediately unemployment vanished and nations were able to send millions of people to the battle line, to produce munitions of war to amounts beyond computation, and at the same time to feed and clothe their peoples better than during times of peace. Note at this point the effect of financial credit.

Brussels Policy of Deflation.

But no sooner was the war over than the financiers' international met at Brussels and decided upon a policy of deflation. That is, they set about contracting credit to pre-war measurements. The effect in this instance was just as magical to the contrary as when credit was extended or inflated in 1914. The purchasing power having been withdrawn, the people stopped buying; when the people stopped buying, beef rotted on the hoof and wheat moulded in the bin, the factories closed, unemployment became chronic, and distress became rampant.

And here it might be well to point out why financiers chose to contract credit. When new money was issued in 1914 on the strength of the nation's credit, the gold basis gave way. That is, that whereas normally we are supposed to have a gold dollar for every paper dollar in circulation, when the new money was issued we had in Canada about three paper dollars for every gold dollar that we had. Thus a dollar could only buy about one third as much in 1915 as it would have bought in 1913. In other words, our Government borrowed money from financiers to carry on the war when the dollar was worth about thirty-three cents. If then, the financiers can now contract credit until they bring back the superstition of the gold standard, they will get back about three dollars for every dollar they loaned the Government.

Burden of War Debt Trebled.

Or, to state this in another way, we will have to pay about three times our original war debt. But that is not the worst feature of it. The worst is the stagnation of trade, the unemployed starving people that suffer while the process of deflation proceeds. This process is what is described by those who control our financial life, as "getting back to normalcy."

Not a Consequence of the War.

In order to carry out their designs the financiers, through their press, tell the people that this period of poverty came as a result of the war, and that we are suffering now for what was destroyed in the struggle. This argument is plausible—that is why it is used—but it is absolutely false. Look at the facts. We produced all the foodstuffs, and all the clothing, and all the material used in the war, while the war was being fought. Our sheet more than balanced when peace was signed; our plant equipment was greater at the close of the war than before the war. It has been estimated by recognized authorities that Great Britain was in a position at the close of the war to produce fifty per cent. more than before the war began, and yet she is suffering today as we are. Not only have we increased our producing equipment, but our natural resources are unimpaired, indeed, are even more accessible than heretofore; moreover, our people are prepared to consume more. What then is the matter? With natural resources immeasurable, greater plant equipment than ever before, a people in great need of goods and thousands unemployed, we are slipping down to national distress and ruin, and all because social credit, or community credit, is controlled and manipulated by a small group of men in their own and not in the public interest.

Let us suppose for a moment that we had spent so much time and energy during the war in essential war work that when it was over we found ourselves with a shortage of food, of clothing, and of houses, etc. What should have happened in that case, providing we were a sane people? Should we not have worked harder than ever to make up the deficiency? Relieved of war work, would not our people have been working overtime to make up the shortage? But what shall we say when we find them idle, and not only so, but many of them fed in silences by doles from the State? We say simply that the war is not responsible for industrial depression; on the contrary, the war should have had the effect of speeding up industry and would have done so but for our defective financial system.

Investigation Needed.

The reasons why I emphasize this question now are, first, because it is fundamental, and second, because the Canadian Bank Act—which gives to bankers the right to use community cred-

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The History of Agriculture

By Ernest A. Hoven, B.S.A.

CHAPTER VI.

The Manorial System.

The origin of the Manorial system is more or less a matter of conjecture, or at least of debate, but the practices followed under this system were definite enough to satisfy the most exacting; as also were its class distinctions, although these modified as the centuries passed. Canon Scott tells of numbers of soldiers sleeping in a dugout, packed together so that it became necessary if one sleeper wished to turn that all hands must turn. So it was under the manorial system—each farmer must do his work in just such a definite way or run the risk of clashing with all his co-workers of that particular manor. The result was that father and son, all down the line, farmed in the same way as those before them had farmed; there was no opportunity for individuality; so we have the history of a system that apparently changed not except in terms of centuries. The manorial system was doubtless suitable in the early life of the English, but it later became a drag upon the progress of the nation, due to its arbitrary conservatism.

The Lord's Demesne.

Although we are chiefly concerned with the actual farmers of each manor, it is necessary to speak of the land held by the lord of the manor—his demesne. This land was reserved for the lord's own use and was worked by such of his peasantry as were styled "unfree," that is to say those who held their own bits of land under a sort of serfdom and paid for its use by manual labor, and sometimes partially by produce. The land held by the Lord of the manor did not figure in the community holding scheme unless we include the trifling instance when the lord's live stock was allowed to overrun the arable land of the peasants, when this was turned into open pasture after harvest—but what is that among neighbors? or rather what does it amount to when it is all in the family so to speak?

The farms as held and conducted by the individual farmers represent a type of enterprise so different to our scheme of to-day that the reader must use his imagination if he wish to get a mental picture of how things were carried on in those far-gone days. In the first place we must recognize a rigid classification of farm lands into arable, meadow, pasture and wild areas; and be it remembered that no change could be made in this arrangement without the consent of the whole community. Because of this, with a possibly unrecorded exception, the arable land remained arable and the wild land continued its record for wildness. We may then, with a fair claim to consistency, discuss these farm divisions as almost separate propositions.

Land Much Subdivided.

The land lying nearest the community centre was generally arable. It surrounded the village, and as the village would naturally occupy the highest position it became a matter of course that the cultivated land was the highest and driest in the manor. This whole cultivated area was generally divided into three large fields (sometimes two or four), separated by turf-grown walks sometimes 16 feet wide. These fields were subdivided into plots separated by narrower walks, and the plots were laid out into acre, half-acre and quarter-acre strips, the strips also being bounded by narrow lines of turf in most cases. The number of strips cultivated by any one farmer was not fixed, but varied according to his ability to get hold of the land and work it, also by the size of his family. However, the farmers did not enjoy the privilege of having their land strips side by side, but were obliged to accept strips scattered here and there throughout the arable area. The explanation of this arrangement is obvious—the variation in the quality of the land and the consequent desire to equalize opportunities. What stirring times they must have had when spring's work was well under way, and all the farmers were working the many strips of land of which their farms consisted! What opportunity for neighborly gossip—unneighborly too! The farmer was not isolated at that time.

Triennial Rotation.

The scheme of cultivation was almost as fixed as was the land division—consisting almost invariably of a triennial rotation: (a) wheat or rye, (b) barley, oats, beans, peas, (c) fallow. The wheat and rye, the latter being the chief grain of the tenants, were sown between August 12th and November 1st. Barley, two-rowed and four-rowed, grown chiefly for drink, was sown between the third Tuesday after Easter and Pentecost. Oats and legumes were sown from February to Easter—the oats were gray, thin and poor. The seed was harrowed in by means of a hawthorn tree or some rudely-constructed implement. The sower carried a maul to break up the lumps. The rate of seeding was, wheat, rye, beans and peas, 2 bushels per acre; oats and barley, 4 bushels per acre. The yield was—wheat, 10 bushels; leguminous crops, 6 to 12 bushels; oats and barley, 12 to 16 bushels. These figures are offered as an estimate of an average yield, and not any possible report of "bumper crops" made by local boards of trade or what may have functioned as such in those days. Seed was changed every second year. Sowing was broadcast. The arable fields were fenced until after harvest, when the whole area became common pasture. Grain was ground at the manorial mill, owned of course by the lord of the manor, who did not forget to collect tolls.

Balloting for "Doles."

The second great land division was the meadow, generally the lowest part of the manor property, perhaps lying along the bank of a stream. Here the land was not permanently laid out in strips, but was cut up into "doles" each year, and in this way allotted to the different farmers. The allotment varied in method from time to time, and perhaps according to the hay crop; sometimes the doles were balloted for and a very exciting time was had.

From July to February the meadow land was common pasture. The regular pasture land was found around the outskirts of the arable fields and along the untilled wastes. The pasture was reached by a fenced way and the stock was under the care of herdsmen. There were special pasture allotments, known as "stinted pastures" for the use of tradesmen or any enjoying special privilege. The pasture rights of the manor caused many a good old row, sometimes with outsiders, sometimes between local farmers and sometimes with the lord of the manor himself.

Surrounding the crop, meadow and pasture areas, lay the great reaches of forest and waste. This, too, was of considerable economic importance. It furnished pasture for the hogs—they were bacon-type with a vengeance—and the swine-herd held an important position among serving men. From the forest men obtained litter, material for thatching, turf and wood for fuel, besides all the timber used whether large or small. We are told that the forest was of no small use when fodder and pasture ran short, and the herdsmen were forced to cut or break down brush for browse. The main idea was to bring the stock through the winter alive—they would probably catch up by another fall.

Cattle Poor and Unproductive.

The cattle were poor and unproductive for the reason just given—a lesson in thrift and humaneness not always well learned even in our day. Farm horses were home-bred and classed as cart horses and plow horses. Oxen were preferred to horses, costing less to keep, to harness and to shoe, less liable to sickness, and ultimately furnishing meat. Thus must have been laid the foundation for the most popular subject for our district school debate. Sheep were the most valuable of the live stock, while swine seem to have been the universal stock of rich and poor, being looked upon as almost clear profit, and were valued according to their hardiness, agility and scavenging ability.

So much for the farm system as it existed in the early days in England and as it persisted for many centuries. No comment is attempted in this place as to the type and condition of the people, the intention being to outline first of all the farm conditions from a practical standpoint, under a community system that was patriarchal in its conception and development. That it was satisfactory in an early day there can be no doubt—the great mystery is its persistence when, because of its obviously practical defects, the people were being literally starved off the land. It took much privation and many hard lessons to shake the Englishman's faith in this time honored community system. Its gradual breakdown is told only in the story of the rise of the rural people of England from the days of manorial serfdom to the present day of scientific agriculture.

"The first condition for turning existing powers to service is, that they be investigated. It has shown itself so in the material domain and it cannot be otherwise in the social. But our sociology is not scientific in the same sense as our natural science is; its systems are throughout obscured by dogmatism. Let it free itself from all preconceived ideas and it will probably lead to discoveries and inventions which may compare with the others."—Sigurd Thesen in "Human Quintessence."

The Provincial Secretary's Page

Information From Central Office For Officers and Members.

BULLETIN No. 14a.

Disputes in Locals.

Central Office is often asked for a ruling in regard to some dispute or difference of opinion which has arisen in a Local. Formerly your Provincial Secretary was inclined to try and give a decision on the evidence adduced, thinking that this would be the best service that could be rendered. Upon further experience, however, he came to the conclusion that it would be better for Central Office not to express any definite opinion one way or the other in regard to the majority of disputes which arise in our Locals.

In the first place, even though there is no reason to doubt the accuracy of the statements made and the judgment of the parties writing, it is always a difficult thing to decide the rights and wrongs of a dispute, even to the satisfaction of the person making the decision, on evidence given in correspondence.

The fact is that very frequently all the facts are not told. Sometimes information from one side is sent to Central Office, and in the absence of any statement to the contrary some action might be taken by the Central Office, only to find a little while later another faction coming forward with an entirely different story. Without any intention of being unfair, different parties in a dispute usually see the facts from quite different angles. The position in which the Central Office is placed by being asked to decide a matter of this kind is that we are almost certain to antagonize one group or the other, which would not be in the interests of the U.F.A. Also we feel our own inability to decide such matters at long range, except in regard to interpretations of the Constitution.

Not infrequently a dispute arises over a decision given by the chairman of a meeting in the case of a tie, over the election of officers, etc. Also where two groups in a Local are contending for rival policies, it sometimes happens that a vote is taken on some contentious question in a poorly attended meeting without notice having been given that the question was to come up.

About the only thing that it is advisable for Central Office to do in such cases is to point out that the Locals are self-governing, and must learn to decide their own affairs, and to advise, where any dissatisfaction exists over decisions that have been made, that those in the majority will usually find it in the best interests of the Local to offer to re-open the decision, and have another vote taken, after full and fair notice has been given to all parties interested. This usually settles the matter once for all. The disputing parties will surely realize, if they have the interest of the U.F.A. at heart, that it is better to take a little more time and get a satisfactory settlement than to lose half the membership in a Local by a snap decision. In dealing with important questions of policy it is very advisable that ample notice in writing be given to every member.

Sometimes a Local is split into two groups by rival factions, and each claims the right to the old name and number. In such cases it is usually impossible for Central Office to take any action other than to advise mutual consideration and reconciliation. Sometimes the only solution is two separate Locals. The recognition of a Local by Central, and granting of a name and number confer no exclusive territorial rights. There are no arbitrary boundaries for Locals of the U.F.A. In the opinion of your Provincial Secretary, this omission in our Constitution is in the best interests of the organization. In such cases time will make the best decision. The real U.F.A. Local will be found to be the group in which the U.F.A. spirit is most alive, as a Local cannot exist long on a grouch.

The ruling spirit in all our Locals should be one of co-operation and consideration for the views of those who differ. Where this exists factions are not likely to develop.

A large proportion of disputes that arise in Locals seem to develop out of feuds of a more or less personal nature. If it were possible to eliminate personalities from the conduct of our local associations, one of the greatest hindrances to the growth and development of the U.F.A. would be removed.

H. HIGGINBOTHAM,
Provincial Secretary.

> Matters formerly dealt with by circular from Central Office to Local Secretaries are now discussed in this department.

FACTS FOR PROHIBITIONISTS.

We often hear the statement made by opponents of the present prohibition law that "there is more drinking now than there ever was." In the absence of facts this general statement is often allowed to pass unchallenged, and sometimes it is even repeated by advocates of prohibition, who may have heard the statement so frequently that they have come to believe there must be something in it.

An article was published in the July issue of Physical Culture, written by John Hayden, quoting figures for which the prohibition authorities in the United States are responsible. According to these figures, before prohibition there were 20,000,000 male drinkers in the United States of whom 12,000,000 who could formerly be described as regular drinkers have quit, while another four and a half million of "occasional drinkers" have also stopped.

"If these figures," says the article, "be allowed to stand without change, they make prohibition about seven-eighths effective. Of course they doubtless require some modification; but making the most liberal sort of allowance for smuggled goods, home brew, moonshine, and the rest, the proportions remain overwhelmingly impressive.

Only One-Eighth as Many Drinkers.

"Prohibition Commissioner Hayes goes even further than the figures just given. He says, that after two years of prohibition, drinkers of alcoholic beverages have been reduced from 20,000,000 to 2,500,000; that arrests for drunkenness have decreased 60 per cent, and that 15 per cent of the former drinkers are consuming about 5 per cent of the quantity of liquor that was formerly consumed—which fact is a pat answer to the claim that those who drink, drink more than ever.

"Another interesting sidelight on this question of the amount of drinking done by those who continue to drink is this: The total amount of liquor smuggled, distilled, or withdrawn from bond in the last year is estimated at 50,000,000 quarts. That means a little more than a pint a week for the 2,500,000 faithful. Not so bad when you consider that back in the palmy days of 1917 our 20,000,000 drinkers got away with about nine pints a week apiece. Suppose, just to satisfy everybody, we say that the prohibition people are too optimistic, and that 50,000,000 should be multiplied by two. All right. That allows the faithful two pints a week. Now wouldn't you like to multiply the 50,000,000 by three? Pray don't be modest; take all the rope you want. It hangs you just the same—if you are wet. Such figures, even making absurd and unreasonable allowances for error, are beyond quibble and argument. They are conclusive.

"Another straw which shows the direction of the wind is a recent statement of Dr. Henry A. Cotton, medical director of the New Jersey Hospital at Trenton. That alcoholic cases in the Trenton State Hospital for the insane have decreased from 21 per cent to two per cent. The majority of the alcoholic cases received at the hospital used to be workmen who spent their wages at the saloon."

BLACKFOOT DISTRICT ASSOCIATION.

Blackfoot District Association of the U. F. A. and U. F. W. A., comprising Stettler, Westlake, Devonia Lake, Blackfoot and Dunness Locals, was recently organized. S. D. Clark was elected president and A. G. Matthews secretary.

EGREMONT DISTRICT ASSOCIATION

The Egremont U.F.A. District Association, formed by the Egremont, Woodgrove and Opal Locals, follows the plan of charging a membership fee of five dollars to each Local. Each Local elects three delegates, who, with the president, vice-president, and secretary, form the board. It is expected that other Locals will affiliate with the district association.

BIG VALLEY TO MUNSON CONVENTION.

A Convention of the Big Valley to Munson U.F.A. District Association was held in Munson recently. G. A. Forster, M.L.A., spoke to the Convention on the work of the Legislature.

A resolution was passed asking that Central Office investigate the Australian plan of approaching farm help immigration policy, and that this plan be discussed at the next Annual Convention. Another resolution suggested that the Central Executive formulate an immigration policy to be based on the principle of securing prosperity and happiness to the immigrants and to the country in general. The purport of a further resolution was that teachers' conventions should be held during the summer holidays, in order to avoid wasting the time of the pupils.

In order to help the Locals keep up their membership, it was decided by ar-

range a big sports' day and picnic and to divide among the Locals, pro rata, the money raised in this way, to be used in payment of membership dues to Central Office. This, it was hoped, would enable the Locals at least to keep up their last year's standard of membership.

Supper was served by the Munson U.F.W.A., and a short musical program followed.

CRAIGMYLE DISTRICT CONVENTION

The fourth convention of the Craigmyle U.F.A. District Association, held in Craigmyle recently, was well attended.

F. W. Billwiller gave a short address on the influence of citizenship on government; P. Eagle, of the G.W.V.A., spoke briefly, thanking E. J. Garland, M. P., for his co-operation at Ottawa with the G.W.V.A. Mrs. Mary Puncke and J. Lewis Smith, U.F.W.A. and U.F.A. directors, urged the Locals to make a drive for new members.

At the evening session, after a short programme from the boys' band, Mr. Garland spoke, dealing especially with the Wheat Board Bill, and the immigration question.

"THE U.F.A. CENTRAL OFFICE AND ITS WORK."

The report which appeared in the Annual Report of "The U.F.A. Central Office and Its Work," has been reprinted, and copies can be had from Central Office without charge. It deals with the finances of the organization and the various phases of the work done by the Central Office.

"THE U.F.A." AT WOLF CREEK.

Letters from G. F. Brine, Wolf Creek, state that "The U.F.A.," copies of which he has received, has done good missionary work in that district. A house is being built which will accommodate public meetings, and on its completion, it is expected that a good U.F.A. Local will be organized. Mr. Brine reports that there has been no crop failure in this district for thirteen years.

DONATE PROCEEDS OF PICNIC TO U.F.A. FUNDS.

A contribution of $132.75 to the funds of the U.F.A. Provincial Organization has been received from the Big Valley to Munson U.F.A. District Association. In forwarding a cheque for this amount, N. T. Fearnehough, the secretary-treasurer, states that this donation represents the proceeds of a picnic held at Stauffer's Ferry, Morris, on July 14th. Appreciation of this very substantial contribution to the funds of the organization has been expressed in a letter to the secretary of the District Association.

PROTEST AGAINST INDEMNITY.

The following resolution by the East Clover Bar Local No. 3, has been received by "The U.F.A." with a request for publication: "Resolved, that the Clover Bar U.F.A. Local No. 3 strongly protests against the action of the Alberta Government in voting their members the sum of $250 per member for the recent special session lasting a few days. We took consideration of the fact that this Government started out on a vigorous economic basis, and their present indemnity is sufficient for all sessions held in one year."

Rust issues in Alberta to date have been 14 per cent. lighter than in 1921.

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PREPARING AN ADDRESS.

In the last issue of "The U.F.A." it was pointed out that, notwithstanding her wide range of interests, the farm woman as a rule finds it difficult to express her ideas in a paper or address to be presented to the Local. To meet this difficulty, it is hoped that the following suggestions will be found of assistance.

Having accepted her task with good grace, the next step is to assemble material. When one has a certain subject in mind, it is wonderful the amount of material which can be gathered through one's general reading. The Department of Extension, University of Alberta, Edmonton, will send material on almost any subject. Do not hesitate to read as extensively as possible on almost any subject, even though you do not expect to use all the material. Extensive reading gives you a background of general knowledge which you will unconsciously use in your paper.

Arrange in Logical Order.

After the material has been assembled, the next step is to decide what particular points of the subject you wish to include in your paper, to re-arrange these until you arrive at the order which will be most logical and which develops the best climax. Now build up your paper or address, including all the material you wish to use under each heading and making a logical connection between each heading.

The collection of material on the subject assigned you and its dissemination to the Local in the form of a paper or address is your share in the collective thought of your little group. In the course of your study, you have arrived at certain opinions and conclusions. These opinions and conclusions should be the contributions of your personality, without which what you have to offer is dead and lifeless.

We will suppose that you have written your article. Next, either read it aloud, or better still, have someone read it to you. This gives you an opportunity to "hear it as others will" and revise it so that others will hear it as you want them to. The paper is then ready to be copied or typewritten if possible. Read it over several times to familiarize yourself with the wording of it, so you will not be so bound down to the mechanical pronunciation of the words that you cannot present it as you wish to your hearers. Perhaps it may occur to you to make certain interpolations or explanations in the course of your reading. In this case mark the place prominently and make a little note of the explanation you wish to make.

No Need for Apology.

In presenting your paper do so without apology. You have contributed your best thought. It is a part of yourself and you have nothing to be ashamed of.

It is to be hoped that this little bit of advice will show the matter of preparing a part of the program of the Local is not an impossible task even for the busy farm woman. If she looks at it in the right light it will be a happy and profitable recreation. And let no one think this matter of studying a subject in order to share the knowledge gained with others is something that only a well-educated woman can accomplish.

Anyone who can read intelligently and think clearly, and who can, however haltingly, express those thoughts for the benefit of others, is fully capable of doing her share to make the program of the Local a success.

J. R. KIDD,
Provincial Secretary U.F.W.A.

DALEMEAD JUNIOR CAMPS.

The Dalemead boys' and girls' camps this year proved a bigger success than ever, forty boys and twenty-eight girls having taken advantage of the chance for a splendid outing.

Tents were set up on the old McKinnon ranch, on the Bow River; a big table with benches was set up under the trees, a stove put up in the kitchen tent, a load of straw provided to make beds in the sleeping tents, and all was ready. Some of the boys, by the way, did this work and so earned money to pay their camping fees. Each person brought his own bedding, but the food was all provided and the cost divided among the campers. The cost to each was under three dollars.

The boys gave an "At Home" to which all the neighborhood was invited. A big camp fire was built and a program of stunts put on for their entertainment. Church and Sunday school were held on each Sunday.

After the boys vacated the camp, the girls came. Their day began at seven, and in fifteen minutes all assembled for a half-hour of physical drill. After the Lord's Prayer had been recited in unison, came breakfast. The camp was divided into three squads, who named themselves and their tents, the "Laff-a-Lots," the "Minnehahas" and the "Ishabibbles." Each squad was responsible for so much work, and two girls were told off to prepare each meal, and two more to wash up after. After breakfast came games—basketball was very popular—and then when the day got hotter, and everyone was tired running about, quieter games, impromptu programs of jokes, songs, recitations and riddles, in which everyone had to take her turn, were the order of the day.

By the camp the river was quite shallow, and many of the girls went in bathing and swimming in the afternoons. A taffy-pull and a "Question-Box," reading, loafing and then more games, filled the rest of the day. The girls also gave a camp-fire, and each squad prepared a program of tableaux and songs, which was enthusiastically received by the visitors.

Marks were given for neatness of tents, name-signs, programs, etc., and the highest total was awarded to the proud members of the "Laff-a-Lot" squad.

ALBERTA'S MORTGAGE LEGISLATION.

(Continued from page 3)

gagee, Hyde, who made seizure under the mortgage of some 200 or 300 bushels of grain. His right was not disputed by the borrower. Another creditor, the Chapin Company, sued the farmer and obtained a judgment against him for a large amount and seized his whole crop. This case was a dispute between the Chapin Company, claiming the entire crop under their judgment, and Hyde, claiming some 200 bushels, under the right to seize under his mortgage. The courts held that under our Torrens system of title the title does not pass to the lender, and therefore the mortgagee never was in the legal position of landlord.

Protection Against Other Creditors.

In the judgment, however, it is important to know that the Chief Justice stated very definitely that the attornment clause was a definite contract between the lender and the borrower, and that if no other rights were involved than as between these two parties, the contract could be enforced. This part of the judgment has never been questioned, and therefore if no other creditors are involved the lenders or mortgagees have always had the right to take action under the attornment clause without the legislation passed at the last session. In other words, this legislation has had no effect whatever upon the relationship of mortgagor and mortgagee. Its entire effect has been to protect the right of the mortgagee as against other creditors who are not parties to the contract in the mortgage, and therefore have the right to come in under judgment and to say that the mortgagee cannot enforce the attornment clause. In Saskatchewan, as soon as this judgment was delivered, legislation was passed exactly the same in effect as the legislation of last session, and no question has ever been raised in that Province.

Borrower Could Not Protect Lender.

Having the above in mind it is now necessary to consider the effect of this legislation, also the fact that by other legislation passed by the former Government, mortgagees had further been deprived of their right to sue on the personal covenant (or "promise to pay") in the mortgages. As a result of the decision no matter how much a borrower might wish to protect the payment of his interest, he was unable to give the lender any security whatever which was good against another creditor. In the southern part of the Province there are many cases where borrowers are three or four years in arrears in their interest. No Government can assume the position that lenders of money have no rights whatever and neither can a Government, by legislation, permanently prevent lenders from collecting the money loaned, and if interest is not paid sooner or later the lenders must be given the right to foreclose. When we went to the mortgage companies this year and asked them to grant further extensions of time we were consistently met with this objection, which cannot be considered unreasonable. The lenders said, in effect,—"You, as a Government, ask us to withhold foreclosure proceedings for another year. Under present conditions, if we do so we cannot be secured in any way so that we are reasonably sure of receiving some payment if there should be a crop this year. The result may be that after we have waited another year and allowed another year's interest to accrue, other creditors will come in and take the whole proceeds of the crop, leaving us with our mortgage and another year's interest due." By the legislation in question, therefore, we have simply put the lenders of money in the position that if a borrower is willing to give a lease (and he does not have to do so unless he is perfectly willing) this lease, to the extent of one-third of the crop only, is good as against other creditors. The farmer, therefore, has now to decide whether he wishes to ensure the payment of the interest on his mortgage and thus save foreclosure proceedings

(Continued on page 11)

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The Constituency Conventions

Reports of the Annual Meetings of U.F.A. Constituency Associations.

VICTORIA CONVENTION POSTPONED.

The Board of Directors of the Victoria U.F.A. and U.F.W.A. Federal Constituency Association have decided to postpone the annual convention until later in the year, on account of the small percentage of Locals qualified to send delegates. A special appeal is being made to the officers of the various Locals to endeavor to collect dues, so as to ensure a full representation and a good convention later on.

LAC STE. ANNE CONVENTION.

At the annual convention of the Lac Ste. Anne U.F.A. and U.F.W.A. Provincial Constituency Association, on August 1st, the following officers were elected:—C. S. Stephens, president; F. McLeod and F. D. McGrath, vice-presidents; R. H. Hancox, secretary.

Resolutions were passed suggesting the formation of municipal law courts, urging the necessity of long term loans for agricultural purposes, and asking for the amendment of the Utilities Act so that legitimate development might not be hindered.

M. C. McKeen, M.L.A., gave an outline of the Wheat Board Act, and his stand on this matter at the recent session was endorsed. He also gave information regarding cream grading, and a unanimous vote of confidence was passed in the U.F.A. administration.

G. Duckworth, president of the Federal Constituency Association, addressed the gathering, and Professor MacGibbon attended and received evidence relative to the inadequacies of the banking facilities of this territory.

ALEXANDRA CONVENTION.

Fifty delegates and a number of visitors attended the convention of the Alexandra U.F.A. Provincial Constituency Association, held on July 8th.

P. J. Essenanger, M.L.A., addressed the convention, and answered a number of questions from the floor. Good roads, telephones and the recent cream grading legislation were the matters chiefly discussed.

H. E. Spencer, M.P., spoke at some length on the Federal session. His account of the three months' struggle for the Wheat Board and the fight for reduction of freight rates was listened to with intense interest.

A resolution was sent to Premier Greenfield, urging that the Alberta Government make every effort towards the establishment of the Wheat Board.

LACOMBE CONVENTION.

The annual convention of the Lacombe U.F.A. Provincial Constituency Association was held in Lacombe on July 18th, and attended by about sixty delegates.

The officers elected were A. C. Johnstone, president; McC. E. Stone, vice-president, and F. McDonald, J. May, J. Young, C. R. Abbott, J. P. Sargeth and J. Sande, directors.

The matter of consolidation of dues was discussed, and by resolution returned for further discussion by Locals.

Hon. Mrs. Parlby gave a report of the year's work in the Legislature and called upon all Locals to keep their membership intact, as the support of the people was necessary to the proper functioning of the Government.

Hon. J. E. Brownlee spoke to the convention in the evening, and R. O. German, Director, also gave an address.

PEACE RIVER CONVENTION.

In the absence of the president of the Peace River U.F.A. Provincial Constituency Association, D. M. Kennedy, M.P., the annual convention, held on July 18th, was presided over by the vice-president, W. F. Bredin.

A letter from Murray McKenzie, secretary, was read, explaining the work of the past year, and his inability to be present. Clyde Miller, of Waterhole, was elected secretary pro tem.

Resolutions were passed urging the Progressive members of the Federal Parliament not to amalgamate with the Liberal party as now constituted; urging the Provincial Government to use every endeavor to link this country with the west coast by rail; asking for Provincial redistribution; and favoring the passage of a recall law applicable to any member of the Legislature by the electors of his constituency.

W. F. Bredin was elected president, E. H. Keith vice-president, Mr. Peak, secretary. The directors are:—Wm. Lampley, Wm. Johnson, J. H. Sterling, M. G. Godlaugson and Wallace Edgar.

WAINWRIGHT PROVINCIAL CONVENTION.

The annual convention of the Wainwright Provincial Constituency Association, held in Wainwright lately, dealt with a large number of resolutions. One of these reduced the association's annual fee from one dollar to fifty cents, and another empowered the executive to give financial assistance to other constituency associations, after investigation. A resolution asking that the Central Office fee be reduced was lost. The convention endorsed the Provincial Wheat Board Act, and passed a vote of confidence in J. E. Love, M.L.A., their representative in the Legislature. Addresses were given by H. E. Spencer, M.P., and by J. E. Love, M.L.A., dealing with the sessions at Ottawa and Edmonton, and both speakers were well received. A. E. Ottewell, of the Edmonton University, also spoke.

The officers elected are, president, J. T. Hill; vice-presidents, Mrs. C. Miller, Herbert Spencer; directors, G. Lassil, J. Tooth, W. Pollard, F. Ford, G. Scott and C. T. Hill.

WHITFORD CONVENTION.

The first annual convention of the Whitford U.F.A. Provincial Constituency Association was held in Bolan on August 1st. John Slattery, of Camrose, and M. Chornohus, M.L.A., who was recently elected, spoke to the convention. Mr. Chornohus spoke in Ruthenian, dealing with the Wheat Board legislation. Resolutions were passed asking for better ferry service, that the sale of stronger beer be allowed, and for further telephone construction. The officers elected are A. M. Boutilier, president, Wm. Centre and Geo. Bourle, vice-presidents, I.

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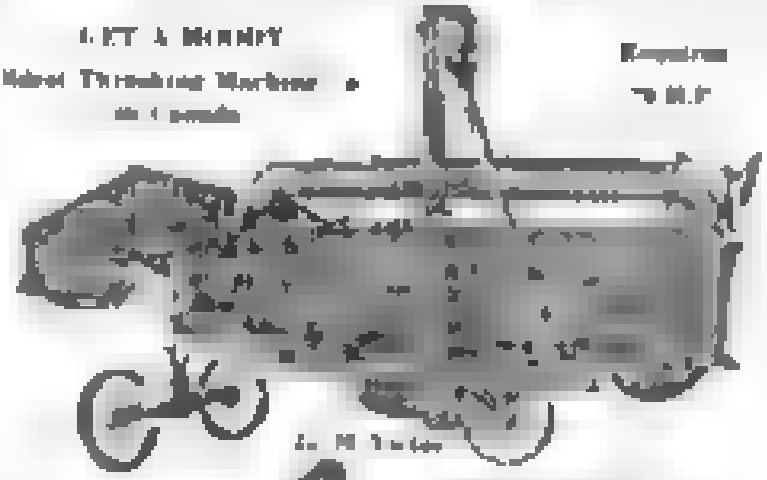

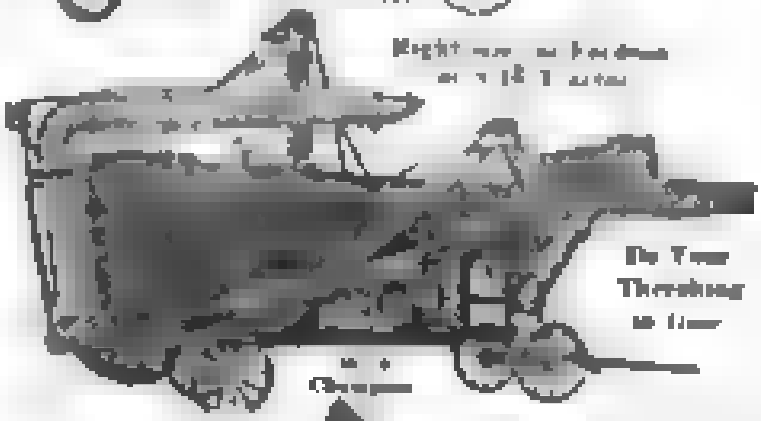

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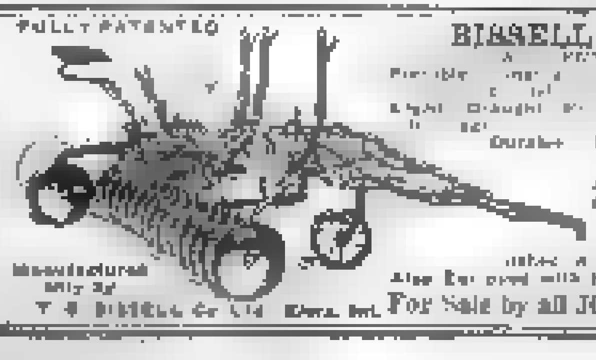

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WHY A PARLIAMENTARY INQUIRY INTO CREDIT SYSTEM MUST BE HELD

(Continued from page 4)

it as they please comes up for renewal at the next session of Parliament. What is needed is information on the credit system. [illegible] get a commission appointed to investigate it [illegible] and brought to [illegible] It is imperative that the people of Canada should know exactly what they are doing before they give the bankers [illegible] for another ten years. I hope that every constituent will urge [illegible] representative to hold up the Banking Act next session pending a thorough investigation into the credit system.

The U.F.A. has already expressed itself as opposed to private control of community credit, and has gone on record as favoring Government banks. But although private control of credit is wrong and dangerous, it does not follow that Government control is the only cure. In fact it is doubtful whether Government ownership and control [illegible] [illegible] practicable.

The most feasible proposals for a new credit system which have yet been made have come from Major Douglas. He proves that credit is a social asset, that the [illegible] as well as [illegible] production is a part of the nation's credit. He demonstrates the importance of credit in our [illegible] and shows that while it is controlled by finance [illegible] producing [illegible] money [illegible] credit were [illegible] producing goods and services for the community there need be no enforced unemployment or periods of [illegible] stagnation and hardship [illegible] [illegible] of production has been solved. [illegible] the [illegible] solve the distribution problem.

Provides for Gradual Transition

But Major Douglas does not advocate [illegible] control of credit and [illegible] believes he is right. He [illegible] the danger of inefficiency and bureaucracy [illegible] outlines a plan by means of which the [illegible] community can control its credit. The [illegible] added advantage that one industry could experiment with it [illegible] pass into a new system of finance gradually, being assured that it would work and at the same time preventing any dislocation during the transition.

To Prevent Evils of Inflation.

To prevent the [illegible] of inflation [illegible] [illegible] which would be [illegible] the issuing of new money [illegible] [illegible] proposals of Major Douglas [illegible] [illegible] [illegible] The [illegible] [illegible] [illegible] Britain are being [illegible] [illegible] The membership of the U.F.A. cannot afford to be ignorant on this subject. The U.F.A. representatives at Ottawa have already during the recent session of Parliament called attention to the importance of the question, have strongly advocated an inquiry into the credit system, and are

doing what they can in the matter. But the organization and not the member of Parliament is responsible for political policy. If, therefore, the U.F.A. members of the House of Commons do not know what to do with the Bank Act next session, it will be the fault of the membership of the U.F.A. Get the information. Send for lecturers, buy the books and papers dealing with the Douglas proposals. "Public Welfare," and "The New Age," both British journals of high repute, are advocating the Douglas scheme. The Ottawa citizen, one of the most influential dailies in Canada, and perhaps the best edited paper in Canada, is advocating it, while the U.F.A. is putting out valuable information on the subject from time to time.

Read "Credit Power and Democracy," and "Economic Democracy," by Major C. H. Douglas, and his most recent books, "Towards Economic Democracy," and "The Control and Distribution of Production"; "Dividends for All," by W. Allen Young; "It's Like This," by N.D.S.; "Unemployment, the Cause and a Remedy," by Arthur Kitson. These books may be purchased from Cecil Palmer, Oakley House, 14-18 Bloomsbury St. W.C. 1, London. Read also "Under New Management," by Hugh P. Vowles, which is published by Geo. Allen & Unwin, Ltd., Ruskin House, 40 Museum St., W.C. 1, London, England.

This subject merits immediate and serious attention. The revision of the Bank Act must be postponed for a year pending a full inquiry. If it is not we shall have ten more years of financial servitude, periods of depression will recur with ever-increasing frequency, accompanied by unemployment and unnecessary suffering.

:o:

DOMINION GOVERNMENT CROP ESTIMATES.

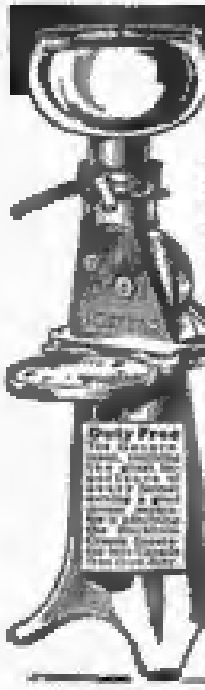
The Dominion Bureau of Statistics estimates that Canada's wheat crop this year will be 320,968,000 bushels, an increase of more than 20,000,000 as compared with the harvest of 1921. It is estimated that oats will yield 509,752,000 bushels, as compared with 426,232,000 bushels last year; barley, 64,881,000 bushels, as compared with 59,749,199 bushels in 1921; rye, 37,848,000 bushels, as compared with 21,456,260 bushels last year, and flax seed, 4,339,000 bushels as compared with 4,111,800 bushels in 1921.

It is estimated that the Alberta wheat harvest will total 60,277,000 bushels, as compared with 53,094,000 bushels last year; oats, 77,172,000 bushels, as compared with 64,192,000 bushels in 1921; barley, 18,730,000 bushels, as compared with 11,657,000 bushels in 1921; rye, 2,900,000 bushels as compared with 1,199,000 bushels in 1921.

:o:

INCOME TAX PAID BY BANKS.

Answering a question from D. M. Kennedy, M.P., Premier King has announced that a total of $5,965,074.04 has been paid by the chartered banks in Canada under the corporation clause of the Income War Tax Act, of which $786,653.17 was income tax and $4,278,420.87 special war revenue tax on note circulation. The amount paid under the provisions of Part I. of the Special War Revenue Act, 1915, was considered as a deduction of tax payable under Income War Tax Act, 1917.



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NOTICE OF APPLICATION TO THE LEGISLATIVE ASSEMBLY.

Notice is hereby given that an application will be made to the Legislative Assembly of the Province of Alberta, at the next session thereof, for an Act to Regulate the Practice of Chiropractic. The nature and objects of the said proposed Act are,—(a) To incorporate or establish The Chiropractors Association of the Province of Alberta, (b) To fix the duties and establish the powers of such association and of its members, (c) To regulate the practice of Chiropractic in Alberta, and (d) Generally, to legislate with reference to the science and profession of Chiropractic in the same or a similar manner to that in which other professions have been dealt with in this province.

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Hopper Campaign Needed This Month

Spring Campaign Has Saved Millions of Dollars in Crops Throughout The Province.

PROTECT BINDER TWINE.

Trouble is being experienced through grasshoppers cutting binder twine. H. E. Strickland, entomologist in charge of the field work for the Alberta Department of Agriculture, recommends that twine should be soaked in a solution of one pound of bluestone to three gallons of water. The balls of twine can either be thoroughly dried out before placing on the binder, or can be put on soaking wet, as half-dried twine will cause trouble. A system of spouts could be rigged up on the binders to carry the twine through a can of solution just before it reaches the knotter.

Loss of crop from grasshoppers in Alberta this year, throughout the infested territory, will be only from two to three per cent., and in the majority of districts the loss has been practically nil, according to a statement issued by Mr. Strickland. The saving of crop effected by the campaign will be many times greater than the cost of the campaign.

August Campaign Necessary.

Mr. Strickland, however, lays great stress on the fact that stubbled-in crops offer the greatest opportunity for damage from the hoppers. He states that the "Lesser Migratory Hopper" is the greatest menace and this hopper lays its eggs promiscuously over stubble land, and deserted farms. He recommends against planting crops on stubble land unless the land has been plowed to a depth of seven inches. Deep fall plowing is particularly recommended.

Mr. Strickland also points out that through the failure of some citizens to realize the seriousness of the situation, sufficient numbers of roadside grasshoppers escaped to reinfest the districts concerned for the next year. He therefore urges a campaign of poisoning to be carried on during August to destroy hoppers as they gather on breeding grounds. By the end of August, by ghstan, egg-laying ceases.

Cost of Campaign.

During the recent session of the Legislature, Hon. Geo. Hoadley made the announcement that the grasshopper campaign, which covered over 1500 townships in the province, had cost about $650,000, about half of which had been borne by the municipalities. This amount was equal, he said, to wheat which would be produced from less than two townships, at an average yield of 15 bushels and a price of $1 per bushel. Thus if only two townships of wheat had been saved, the cost of the campaign had been more than met. But the campaign had covered over 1500 townships and the saving would be many times greater than the cost.

A Letter from the Legal Department

Two Important Matters are Brought to the Attention of all Locals and all Members.

There are certain features in our daily routine which are not sufficiently impressed upon the mind of the average man and consequently are too often neglected; with the result that times without number, expense or loss or bad feeling or suffering—sometimes all of them—result, and all of which could have been avoided had a little care been exercised at the proper time. This applies to every man and as well to the farmer as to the business man, but applies particularly to you.

Two of these features will be referred to here, both of which are either neglected or over-looked by many people as being of not much importance or necessity, but both of which are shown by every day results and particularly by the records of our courts, to be of great importance.

1. The first matter we wish to urge is:

"Have Your Every Agreement or Contract Put in Writing."

Do it at the time the agreement is entered into and while the details are fresh in your minds, having it signed by all the parties thereto. Do with your best friend or your relative just as you would with a stranger. Have it as simple and concise as possible, but make sure that all the terms of the agreement are set out clearly, so clearly that if the agreement were placed in the hands of a stranger he would understand it exactly as the parties had intended it.

If it has not actually happened in your own experience, you have doubtless many times seen the unfortunate results of neglecting to put an agreement in writing, such as, expensive law-suits, enmities arising between former friends and even families becoming divided; all of which could have been avoided by that little bit of writing in the first place.

Remember, it is not a matter of not trusting the other fellow—your word and his may be as good as your hands—but it is a matter of good business and exceeding importance. After a time, your recollection and his may differ as to the details and terms of the agreement, then who can say which is correct? Each thinks he is right and the trouble begins, and as often happens, if the widow of one or the other has to complete that contract, how is she properly to know the terms when they were only recorded in the minds of the parties? There are many other reasons but these should be enough. It is so important that it would be a good idea to place a motto on your walls—"HAVE YOUR AGREEMENTS IN WRITING"—and some day you are almost sure to find out that it will save you both friends and money.

2. The other feature in mind at present is:

"Make Your Will."

Every individual, whether man or woman, who owns any real or personal property should make a will. It is a very important matter and can be done in a short time. Make sure that it sets out clearly to whom you wish your properties left, naming the person or persons whom you wish to carry out the terms of that will, and sign the same in the presence of two witnesses who must not be beneficiaries thereunder.

If you wish your property distributed or dealt with in any particular way, it can only be provided for by making a will and setting out your wishes. If no will is made and a man dies, leaving a wife and family, the wife takes one-third of the estate, the children two-thirds. If only one child—the wife and the child take one-half each, but the children's portion can not be dealt with except under order of the court until those children are 21 years of age. Where no will is made and no executor appointed, before the estate can be touched it is necessary for the person applying for administration to furnish the court with bonds in double the value of the gross estate. And in the event of there being children sharing in the estate who are under the age of 21, it is necessary for the administrator at least every two years to account for the estate property both to the Court and to the Official Guardian for the Province until the youngest child becomes of age, and not till then can the estate be finally closed up and distributed and the bondsmen released.

What is the result? It means increased expense, often delay and great inconvenience and sometimes suffering; besides which, as a result the estate often drags along for years before being finally closed up. Take your own case. In the event of your death without a will, what friends can your wife go to and ask to give bonds in double the gross value of your estate, this being necessary before she can take charge or deal with it. It is not fair to her and it is not fair to your friends, especially when you remember that this can be avoided by taking that little precaution outlined at the beginning, namely, by making your will and naming your executor to carry out your wishes. You can prepare it yourself by following out the instructions given above or you can have it done at a nominal cost by your local solicitor or by your own legal department at Central Office. For your own good and for the benefit of your wife and family do not put it off any longer! If you have not already made your will, DO IT NOW.

U.F.A. LEGAL DEPARTMENT

PROPERTY OF MARRIED WOMAN

Question: Can a married woman have property registered in her own name?

Answer: A married woman may own real estate and have it registered in her own name, and if the land was owned by her before her marriage and in her maiden name she may, under our Land Titles Act, have a certificate of title issued to her married name.

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BACON TYPE BERKSHIRES FROM EXHIbition stock. Pigs ready to ship. April and May farrow from long matured sows, $15 and $20 each, papers included. My sows are by first prize boar, second prize sow, Calgary. Thos. J. Borbridge, Crossfield, Alta. 11,12

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